

ABSTRACT OF THE DISCLOSURE

There is disclosed a method for performing secure electronic transactions on a computer network, the network comprising a buyer's computer, a vendor server, a creditor server and a security server. The buyer's computer has a fingerprint file stored in the memory thereof. The method includes the steps of:

- i) the buyer computer requesting to purchase merchandise to the vendor server, the purchase request including said buyer computer's IP address;
- ii) the buyer computer selecting a predetermined form of secured payment method;
- iii) the payment method selection causing the vendor server to transmit to the security server a request for confirmation of the buyer computer's identity at the buyer computer's IP address;
- iv) the confirmation request causing the security server to send a retrieval request to the IP address, the retrieval request including a retrieval program for detecting and retrieving the buyer's computer's fingerprint file, and the retrieval request further comprising a response request asking for confirmation of the purchase request; whereby a positive response from the buyer's computer to the security server accompanied by the fingerprint file causes the security server to confirm the buyer computer's identity to the vendor server and to approve the purchase.

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